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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson, et al. :  
Serial No.: 09/737,039 : Art Unit: 2121  
Filed: December 14, 2000 : Examiner:  
For: METHODS AND SYSTMES :  
FOR OPTIMIZING RETURN :  
AND PRESENT VALUE :

CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on APR 03, 2001.

  
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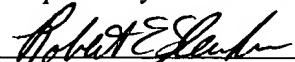
**REQUEST FOR APPROVAL OF DRAWING CHANGES**

Hon. Assistant Commissioner for Patents  
Washington, D.C. 20231

Submitted herewith is a copy of drawing sheet 9 in the above referenced patent application showing proposed drawing changes. Specifically, the legend "Figure 9" has been replaced with the legend "FIG. 14".

Applicants respectfully request approval of the indicated drawing changes.

Respectfully Submitted,

  
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